

U.S. Small Business Administration
Pittsburgh District Office – Serves 27
counties in western Pennsylvania

411 Seventh Avenue – Suite 1450
Pittsburgh, PA 15219
(412)395-6560
(412)395-6562 Fax
Web: www.sba.gov/pa/pitt/
Pittsburgh District Staff Directory:
www.sba.gov/pa/pitt/directory.html

In this Issue:

District Director Message	Page 1
Small Business Awards	Page 2
Lender Training via Ready Talk	Page 3
A Lender's view on SBA Loans	Page 3
Showcase for Commerce	Page 4
Contracting Program - Women	Page 4
SBA Resource Guide	Page 4
MED Week Celebration	Page 5
Debt Relief-Guards/Reservists	Page 6
National Veterans' Conference	Page 6
8(a) Business Dev. Seminar	Page 6

For More Information:

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, and Guam.
- SBA Answer Desk: 1-800 U ASK SBA
- SBA Home Page: www.sba.gov
- Your rights to regulatory fairness:
1-800- REG-FAIR

*All of the SBA's programs and services
are provided to the public on a
nondiscriminatory basis*

District Director's Message:

The 3rd quarter of the fiscal year, which focused on honoring small businesses, has come to a close. In April, the national awards for small businesses were given out in Washington DC. In May, the Pittsburgh District Office honored local award winners at the annual Small Business Awards Luncheon. We are very grateful for the support of the Western Pennsylvania Small Business Network and the Pittsburgh Regional Alliance for hosting the Luncheon on our behalf. In June, the district attended small business awards luncheons from some of the Small Business Development Centers (SBDCs) located throughout Pennsylvania.

I would like to congratulate all of the winners for recognition on their hard work that they do on a daily basis. In addition, I want to recognize the small businesses and advocates that were nominated for an award. Most of all, I want to thank the people who took the time to nominate the small businesses and advocates for an award.

The Entrepreneurial Growth Conference held by the Duquesne University Chrysler Corporation Small Business Development Center was another huge success. In addition, the Women Economic Development (WEDO) tours, put on by National City Bank, have started. We want to commend National City Bank for supporting women initiatives by creating this program.

This past quarter, we conducted our first Ready Talk Lender Training entitled "SBA 101 and Internet Based Resources," utilizing the internet and teleconference to share information with our lenders. We hope this helps companies provide value added training without worry about taking time off from work to travel and pay for parking. If successful, we will look at other training opportunities.

The district office is in the process of strategically planning how we will extend our arm to further help small businesses for fiscal year 2006. We will solicit ideas from our resource partners to further expand our outreach efforts.

I would like to inform you that Mr. John Brown, supervisor of the finance division, has moved on. In addition, I would like to welcome back Ms. Barbara Fisher, supervisor of the business development division.

As we move forward, we would like to thank the resource partners for all their support and help.

Carl B. Koblock



Recognizing Small Businesses

The U.S. Small Business Administration honored Entrepreneurs and Champions of Small Businesses at an awards luncheon on Friday, May 20, 2005, hosted by the Western Pennsylvania Small Business Network (WPSBN) and convened by Pittsburgh Regional Alliance/Allegheny Conference on Community Development.

The annual event was held at the Westin Convention Center Pittsburgh to recognize the local winners (listed on the right) of the Small Business Administration's annual Awards Program for their accomplishments and contributions to the small business community. Laura Wright, Senior Vice President and Chief Financial Officer of Southwest Airlines Company, was the keynote speaker and Bill Flanagan, Chief Communication Officer of Allegheny Conference on Community Development, was the Master of Ceremonies. The Leo McDonough Distinguished Public Official Small Business Advocate Award was presented by SMC Business Councils to Pennsylvania Representative Mike Turzai.

The award winners for the Pittsburgh District Office compete against the other winners of the SBA District Offices within its region and then on a national level. To differentiate between the various levels of winners (National, Mid-Atlantic Region, Pennsylvania, and western Pennsylvania), the breakdown is as follows:

District: Twenty-seven counties in western Pennsylvania

State: Two district offices (Pittsburgh & Philadelphia) in Pennsylvania

Regional: Five states (PA, DE, WV, VA, & MD) plus the District of Columbia

National: Represents the entire country

To nominate an individual for the 2006 Small Business Awards Program, please contact Carrie Herron at (412)395-6560, extension 103 or by e-mail at carrie.herron@sba.gov for a copy of the nomination guidelines.



DD Carl Knoblock, Edward Chezosky, Brian Uffelman, Shawn McCall, & SBA's Stephanie Watkins

Small Business Persons of the Year

Pennsylvania

Brian Uffelman, Shawn McCall, & Edward Chezosky
iMortgage Services, LLC

National

Phoenix Award for Outstanding Contribution to Disaster
Recovery by Private Citizens
Beth Sieminski and Dawn Wyble of Tarentum, PA

Mid-Atlantic Region

Small Business Exporter

Stefan Frembgen
IngMar Medical, Ltd.

Family-Owned Business

Tech Tool & Mold, Inc. &
Tech Molded Plastics

Pennsylvania

Financial Services Champion

Janice Spicher
Citizens Bank of Pennsylvania

Home-Based Business Champion

Thomas Joseph
Bookminders, Inc.

Western Pennsylvania

Young Entrepreneur

Michael Isbir
Isbir Construction and Landscape Corporation

Women in Business Champion

Debra Rhone
National City Bank of Pennsylvania

Minority Small Business Champion

Rhonda Carson Leach
Savvy Consulting & Dial R. Construction Company, Inc.

Veterans Small Business Champion

Chris Hale
Veterans Business Journal

Small Business Journalist Champion of the Year

Rick Stouffer
Pittsburgh Tribune-Review

Woman-Owned Business of the Year

Mary Crawford
Crawford Consulting Services, Inc.

SCORE Volunteer of the Year

Al Thompson, Pittsburgh SCORE Chapter

*Phoenix Award for Outstanding Contributions to
Disaster Recovery – Public Official*

Dan Onorato, Allegheny County Chief Executive

Online Lender Training via Ready Talk

Demanding work schedules can often make it difficult for many folks to get out of the office. The Pittsburgh District Office is making life a little easier for participating lenders who want to get updates on the SBA's loan guaranty programs while still tending to the demands of the office.

Online training courses, via the agency's Ready Talk conferencing system through the internet and a telephone, are now available. The first session, held on June 28th, focused on SBA 101, the fundamentals of the agency's programs and services, and Internet Based Resources.

To participate on the online training, access Ready Talk at www.readytalk.com. An access code will be provided once you are registered, which should be entered and then click on "Join a Conference" to connect. To hear the audio portion of the training, call 1-866-740-1260 and enter the same access code. It is recommended that first time participants test their browser for compatibility prior to the training by visiting www.readytalk.com/test.html.

Participants who only have access to a telephone can still partake in the audio portion of the training. Please be advised that participants accessing the online program only through the internet will not hear the audio portion training. There is no cost to participate.

Please contact Judith Kirby at (412)395-6560, x123 or judith.kirby@sba.gov for future sessions or additional information.

We look forward to interacting with you on this unique online training session, so stay tuned for upcoming training sessions coming your way.



Let SBA Financing Help You Close More Deals

By James Frey, PNC Bank

For commercial real estate brokers, helping a client secure financing for a commercial real estate purchase is often the key component to getting a deal closed. And, while there are a myriad of financing programs available, many of the most successful brokers in the business recommend SBA loans to their clients. Why? It's simple: Accessibility and affordability.

Every year, the SBA works with a network of qualified lenders to guarantee billions of dollars in financing to growing small businesses, and a sizable portion ends up going toward commercial real estate purchases. In fact, commercial real estate purchases are one of the top uses for loans guaranteed by the SBA loan.

Because the SBA guarantees a portion of the loan will be paid back to the lender should the borrower fail to meet the loan obligations, lenders are often willing to take a few more risks on behalf of the borrower. Savvy commercial real estate brokers are aware of this fact, and, as a result, there are millions of successful business owners out there who would have never gotten the chance to thrive if not for the SBA guaranteed loans.

It should be noted that SBA-guaranteed loans are only available to the owners or operators of a business and can not be used for purchasing commercial property or apartment buildings for investment purposes. The SBA and its lenders deal only with owner-user transactions.

The down payment on a guaranteed loan is usually lower than can be found with a conventional loan, and the typically longer repayment terms make the monthly payments smaller as well. Both of these factors equate to more qualified borrowers. Some attractive features of SBA loans include: up to 90 percent financing for qualified applicants, up to 25-year repayment terms, loan amounts as high as \$2 million, fully amortized loans with no call dates, and competitive rates.

The SBA also designates some established lenders as "Preferred Lenders," meaning they are qualified to pre-approve a loan application before the paperwork gets to the SBA. This program helps to speed up the funding process by reducing the turnaround time for the loan.

SBA preferred lenders offer not only quick and thorough answers on loan applications, but they are also generally staffed with knowledgeable experts on the SBA loan process. They are often able to help the application through the process, answering any and all questions that may arise.

The purpose of the SBA is to make financing available for small business owners. The next time you have a client who is having difficulties qualifying for a conventional loan, consider recommending an SBA loan from an SBA Preferred Lender. Do so, and the chances are good that you'll be rewarded for your effort with a happy client. **SBA**

District Office participates in Showcase for Commerce

Showcase for Commerce 2005, one of the areas largest business and industry trade shows, was held on June 2-3, 2005 in Johnstown, PA.

It links major defense contractors and others with qualified local companies for subcontracting purposes. In addition, area companies gain valuable business-to-business opportunities by developing new contacts, interacting with regional and national organizations and expanding the markets for their goods and services.

Sponsored by big name defense contractors such as Raytheon, General Dynamics, Boeing and Northrop Grumman and hosted by Congressman John Murtha, this event is one of the premier defense contracting events on the East Coast.

Deputy District Director Don Carter and Regional Administrator Stephanie Watkins conducted an informational seminar entitled "Diversity in Government Contracting & Government Contracting at the Prime & Subcontractor Levels" where over 20 attendees received details on Women Business Enterprise (WBE), Small Disadvantage Business (SDB), HUBZone, and 8 (a) certifications.

Business Development Specialist Donald Nemchick and SCORE counselor George Muhlberg staffed an informational table in the Exhibit Hall where over 500 visitors received information on SBA programs and one-on-one assistance.

Don Carter, Deputy District Director of the SBA, commented, "This event continues to grow each year and we are proud to be part of the Showcase for Commerce 2005. It is a great opportunity for the SBA to reach out to the entrepreneurs who attended. We look forward to next year's event!" **SBA**

SBA Implements Contracting Program for Women

The U.S. Small Business Administration will begin the necessary steps to implement the Women-Owned Small Business Contracting Program recommended by the National Academy of Sciences (NAS), which recently issued a report based on the findings of their independent study. The study is required by law.

The first step in implementation is to prepare proposed regulations that would define the eligibility requirements for being considered a woman-owned small business, including requirements relating to ownership, control and economic disadvantage. The SBA will also request proposals for

undertaking the industry-by-industry study, as recommended by the NAS, to determine those industries where women-owned small businesses are underrepresented and substantially underrepresented.

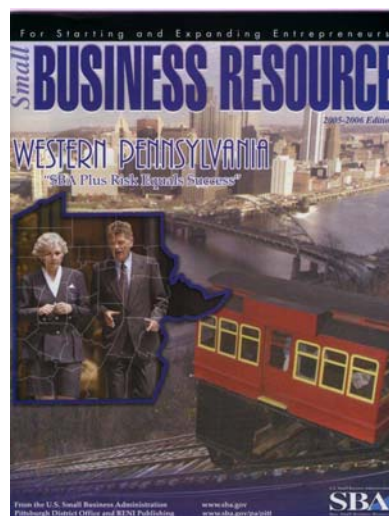
This initiative is part of an overall effort by the SBA to increase contracting opportunities for women-owned small businesses. The latest figures available indicate that prime contracting dollars awarded to women-owned small businesses increased from \$6.8 billion in FY 2002 to \$8.3 billion in FY 2003, representing an increase of \$1.5 billion in prime contracting dollars. If subcontracting dollars were included, more than \$14 billion in contracts were awarded to women-owned small businesses in FY 2003. **SBA**

New Small Business Resource Guide

The 2005-2006 edition of the SBA *Western Pennsylvania Small Business Resource Guide* is now available for all resource partners to share with their clients. This is an excellent tool for existing and aspiring entrepreneurs who are looking for helpful resources that will provide information as they pursue their goals.

The Guide has the latest information on the SBA's programs and services, guidance on how to prepare a business plan, tips to obtain financing, insights into the procurement process, government regulations, parameters of the 8(a) Business Development and HUBZone Program. Entrepreneurs will also find a comprehensive listing of participating Lenders, Small Business Development Centers (SBDCs), SCORE-Counselors to America's Small Business, Chambers of Commerce, Economic Development Organizations, and Senatorial and Congressional Representatives.

To obtain additional copies of this Guide to pass along to clients or to disseminate at seminars and trade shows, contact Carrie Herron at carrie.herron@sba.gov or Donald Nemchick at donald.nemchick@sba.gov. To reach the district office by phone, call (412)395-6560. **SBA**





Minority Enterprise Development Celebration “The Art of the Deal: Making it Happen”



The Small Business Administration hopes you will join us at the premier Minority Small Business Celebration in western Pennsylvania.

You are cordially invited to participate in our annual MED Week Celebration. Representatives from the Banks, Government Agencies, Large Prime Contractors, and other Economic Development Agencies will be available at a booth to meet attendees. Enjoy a nice lunch and meet this year's award winners as the Minority Business Opportunity Committee (MBOC) and the SBA recognize the Minority Small Business Person of the Year and advocates of minority businesses.

To register for the event, contact Ben Butler of MBOC at (412)395-6067. Registration forms and checks should be forwarded to:

Pittsburgh Minority Business Opportunity Committee
William S. Moorhead Federal Building
c/o Ben Butler
Federal Building – Room 415
1000 Liberty Avenue
Pittsburgh, PA 15222-4004

WHO: Sponsored by the Minority Business Opportunity Committee (MBOC)

WHAT: Honoring western Pennsylvania's Outstanding MBE/WBE Small Business Owners and Advocates.

WHERE: Doubletree Hotel
Pittsburgh City Center
(formerly Ramada Plaza Suites & Conference Center);
One Bigelow Square,
Pittsburgh, PA 15219

WHEN: Friday, October 7, 2005
9:30am – 2:30pm

COST: \$40.00 per person
\$340.00 per table of 9

WHY:

- Join more than 300 of your friends and business associates to celebrate this year's Minority Enterprise Development Week.
- Meet this year's Outstanding MBE/WBE Small Business Owners and Advocates.
- Network with Bankers, Economic Development Resource Officials, Prime Contractors, Federal, State, County and City Representatives

***SAVE THIS
DATE***

October 7, 2005

Register Now

Debt Relief for National Guards and Reservists

If you know of any National Guards or Reservists called to active duty who have outstanding debts, including a direct or guaranteed loan by the SBA, advise them that they may seek deferral for loan repayment, reduction in the interest rate, and other credit and financial assistance.

The Service Members Civil Relief Act (SCRA) provides an umbrella of protection for National Guards and Reservists called to active duty. Under the provisions of the Act, active duty Reservists may qualify for any or all of the following:

- Reduced interest rate on mortgage payments.
- Reduced interest rate on credit card debt.
- Protection from eviction if rent is \$1,200 or less.
- Delay of all civil court actions (i.e. bankruptcy, foreclosure or divorce proceedings)

One of the significant provisions under the Act limits the amount of interest that may be collected on debts to six percent per year during the period of military service. This provision applies to all debts incurred prior to the commencement of active duty and includes interest on credit card debts, mortgages, car loans, and other consumer debts. The interest rate reduction does not occur automatically. The service member must submit their request in writing to their lender in order to invoke the six percent cap. In addition, proof of mobilization/activation to active duty and evidence of the difference in the member's military pay and civilian pay must be documented.

The SBA has developed a web site to provide comprehensive information on all programs and services available for small business owners called to active duty during a period of military conflict. Entrepreneurs returning to their business after active duty can find helpful tools and planning resources at www.sba.gov/reservists.

For additional information or to request assistance from the Pittsburgh District Office's Veteran's Business Development Officer, contact Donald Nemchick, (412)395-6560 extension 117 or donald.nemchick@sba.gov. **SBA**

Pittsburgh District Office represented at the National Veterans' Small Business Conference

Donald Nemchick, Pittsburgh District Office's Veterans Business Development Officer, was selected to represent the U.S. Small Business Administration at the first National Veteran's Small Business Conference held in Las Vegas, from June 20-22, 2005.

The conference focused on assisting veterans interested in the procurement process with the Federal Government. Recent legislation (Executive Order 13360) mandates that government agencies assist small businesses owned by service-disabled veterans so that those businesses can be capable of procuring federal contracts.

"I was proud to be part of this outstanding opportunity to serve veteran small business owners interested in competing for government contracts and subcontracts," commented Nemchick. "The time spent networking with the myriad of government agencies and the camaraderie of interacting with over 700 fellow veterans was truly a rewarding and memorable experience."

To learn more about "Veterans in Business-Still Serving America," visit www.vetbiz.gov, the federal web portal for veterans in business. **SBA**

8(a) Business Development Workshop

Doing Business with the Federal Government



Contractors who are interested in doing business with the federal government are encouraged to attend the SBA's 8(a) Business Development Workshop. This program will inform attendees on how to become involved in the process and how to effectively market their business to the federal government.

WHO: Small Business Contractors

WHERE: Riverside Business Resource Center
700 River Avenue
Pittsburgh, PA 15212
(North Side, just minutes past the 9th Street Bridge, 3 blocks east of PNC Park)

WHEN: The last Wednesday of every month

TIME: 8:30am – 12:00pm

There is no cost to attend this workshop and free parking is available at the lot next to the building. To register for this workshop, call (412)395-6560, x117 or send an e-mail to donald.nemchick@sba.gov. **SBA**